

TO FIGHT THE GRADY BILL

CLEARING HOUSE TO SEND A COMMITTEE TO ALBANY.

Resolutions Against the Proposal to Prevent State Banks and Trust Companies From Joining—Would Undo Efforts to Maintain Proper Reserves.

Bankers and trust company men representing State institutions belonging to the Clearing House met yesterday at the office of the Guaranty Trust Company to consider the bill which Senator Grady introduced this week in the State Senate the effect of which if passed would be to cause the withdrawal of State banks and trust companies from the Clearing House Association. They passed a set of resolutions condemning the bill and providing for a committee which will go to Albany and declare the bankers' opposition to the measure.

In the resolutions adopted yesterday it was set forth that the rules of the Clearing House were adopted for the sole purpose of securing safety to depositors and were in the interests of conservative banking and that they supplemented the work of the Comptroller of the Currency and the State Superintendent of Banking. It was also declared that the resolutions of the Clearing House were sound and reasonable. The bankers say:

It is the unanimous opinion of the authorized representatives of State institutions that the measure would, if it became law, discourage and destroy the most effective of conservative banking in this city more effectively to produce safe and conservative banking conditions in the city of New York and the country at large and largely to remedy the evils which have in the past resulted from bank failures and consequent loss and ruin to many people, and that only through cooperation by the national banking and State banking institutions of the city of New York, in the supervision of banking conditions and the maintenance of proper reserves, can these conditions be most effectively improved.

The committee which the bankers appointed to go to Albany is composed of Theodore F. Miller of the Brooklyn Trust Company, J. H. Cleverly of the City Guaranty and Trust Company, and W. W. Frew of the Corn Exchange Bank. The chairman of the meeting, Charles H. Sabin of the Guaranty Trust Company, was directed to write Senator Grady and to ask the chairman of the Senate Committee on Banks, enclosing the resolutions.

The committee will go to Albany as soon as a hearing is arranged for. Walter H. Bennett, president of the New York State Bankers Association and vice-president of the American Exchange National Bank, also took a hand in the matter. He is the one who introduced the Grady measure. Mr. Bennett sent telegrams and letters to the heads of the eight groups of bankers composing the association. In the telegrams he asked that Gov. Dix, Chairman Cronin of the Senate Committee on Banks and the Assemblymen and Senators of the respective banks, address the bill as a "direct blow to the principle of sound banking." In his letters he declared that the bill was a discrimination in favor of a particular locality and a "direct blow to the principle of sound banking."

Senator Grady's bill provides that it be unlawful for a State banking institution to become a member of a clearing house association having a reserve fund larger than that which is demanded under State law. Under the Grady amendment passed recently New York State and New York City banks can be used as part of the reserve fund. The Clearing House Association insists upon a 25 per cent. cash reserve.

THE BUSINESS OUTLOOK.

Improvement in Iron and Steel Trade—Crop Conditions Better.

The trade reviews take comfort this week in the improved iron and steel output. Business as a whole, however, appears to be suffering summer dullness already. Crops look better than they did a week ago, but the general belief is that damage from drought has been overestimated. On the whole the new half year promises well.

Dun's Review says:

The best development of the business situation at the opening of the second half of the year is the marked improvement in the iron and steel trade, in which there is a decided increase in confidence and a considerable expansion in actual output. In view of the important relations which this great trade bears to all the business interests of the country, both industrial and agricultural, this improvement is significant of a distinct change for the better all around. The condition of the country can certainly be described as sound when its steel trade is beginning to expand, when the export commerce is creating a big surplus in favor of the United States, when the big dollar output continues, when money is plentiful, and when industrial production is being held to the limits of the country's demand, when stocks of merchandise are low on the shelves, when economy, personal and corporate, has been long practiced, and when many of the issues which have been perplexing business and retarding enterprise are past. The second half of the year opens therefore with a better outlook for a gradually expanding trade activity, provided the crop turns out well. There has undoubtedly been more or less deterioration in the iron and steel trade by reason of deficient moisture, but damage is always liable to be exaggerated and the crop situation has been greatly benefited by recent heavy and much needed rains. Outside the improvement noted in iron and steel, however, the picture in trade continues very slow, with curtailment of production still the main feature in dry goods. Railroad earnings during three weeks of June decreased 3 per cent. Interest and dividend disbursements over \$23,000,000, a large increase over the corresponding period of the previous year, are due in July, a fact of large interest to the reviving investment market, as part of these disbursements seek investment. The financial outlook is generally cheerful.

Bradstreet's says:

A quiet week in trade and industry ends a six months period which has proved rather disappointing to the business community. Business as a whole is of a midsummer character, and the outlook is quiet, with no real change in the volume of trade. The outlook is quiet, with no real change in the volume of trade. The outlook is quiet, with no real change in the volume of trade.

Desalines in stocks during June were smaller than in May, but the bond business was more active. The high record in stocks during the month was June 2, when 78,000 shares were done. June 10, when 100,000 shares were done, was the lowest. Total transactions in bonds were \$27,700,000, which was an increase in the price of 8 1/2 cents. The volume of business done in that month during the last eleven years.

NATIONAL BANK RESERVES.

Comptroller of the Currency Says They Aggregate \$1,478,140,975.

WASHINGTON, June 30.—The Comptroller of the Currency issued today a statement showing the total reserves held by all of the national banks which reported on June 7 to be \$1,478,140,975. In all, 7,277 banks reported, making the average for the reserve 22.10 per cent. and \$121,870,810 above the amount required to be held.

Comparing the loans and discounts, cash on hand and individual deposits in national banks as shown by their report of June 7 with those of March 7, it is shown that New York City shows a loss in loans of \$12,511,123.22 but gains in cash deposits of \$27,114,767.94. The country banks reported a loss in loans of \$94,201,620.66. The other reserve cities in the Eastern States show gains in loans of \$4,826,790.80, in cash of \$6,837,961.58 and in deposits of \$27,114,767.94. A comparison of the total reserves in all banks in the United States shows gains in all items as follows: Loans, \$2,706,736.91; cash, \$38,294,621.97; deposits, \$173,367,065.04.

Atlanta, Birmingham & Atlantic Railroad Company

Georgia Terminal Company

Alabama Terminal Railroad Company

Two-Year 5% Receiver's Certificates

DUE JULY 1st, 1911

By order of the Court, dated June 29, 1911, payment of the principal of the above Certificates has been extended so that they shall mature July 1st, 1912, and shall be callable on and after January 1st, 1912, at par and accrued interest, on thirty days notice. The present lien of the Certificates to remain unimpaired, but the Receiver may, by order of the Court, issue \$200,000 more.

H. M. ATKINSON, Receiver.

Referring to the above notice, the undersigned have arranged that any holder of the certificates desiring to extend the same, may present them at the Farmers Loan and Trust Company, 22 William Street, New York City, where they will be stamped extended, and new coupons attached. This offer to the present holders to extend will expire JULY 5th, 1911, at three P. M.

Holders of Certificates not desiring to extend may present the same for payment at the Farmers Loan & Trust Company.

Clark, Dodge & Co. White, Weld & Co.

51 WALL STREET, NEW YORK, N. Y.

5 NASSAU STREET, NEW YORK, N. Y.

GOSSIP OF WALL STREET.

INTERNATIONAL NAVIGATION COMPANY

(Now called International Mercantile Marine Company)

First Mortgage Sinking Fund

5% Gold Bonds

Due first day of February, 1920

NOTICE IS HEREBY GIVEN that pursuant to the terms of the mortgage dated the first day of February, 1904, and amended by supplemental mortgages of the 15th day of March, 1904, and of the 15th day of March, 1905, and of the 15th day of March, 1906, and of the 15th day of March, 1907, and of the 15th day of March, 1908, and of the 15th day of March, 1909, and of the 15th day of March, 1910, and of the 15th day of March, 1911, and of the 15th day of March, 1912, and of the 15th day of March, 1913, and of the 15th day of March, 1914, and of the 15th day of March, 1915, and of the 15th day of March, 1916, and of the 15th day of March, 1917, and of the 15th day of March, 1918, and of the 15th day of March, 1919, and of the 15th day of March, 1920, and of the 15th day of March, 1921, and of the 15th day of March, 1922, and of the 15th day of March, 1923, and of the 15th day of March, 1924, and of the 15th day of March, 1925, and of the 15th day of March, 1926, and of the 15th day of March, 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